1986 UPDATE

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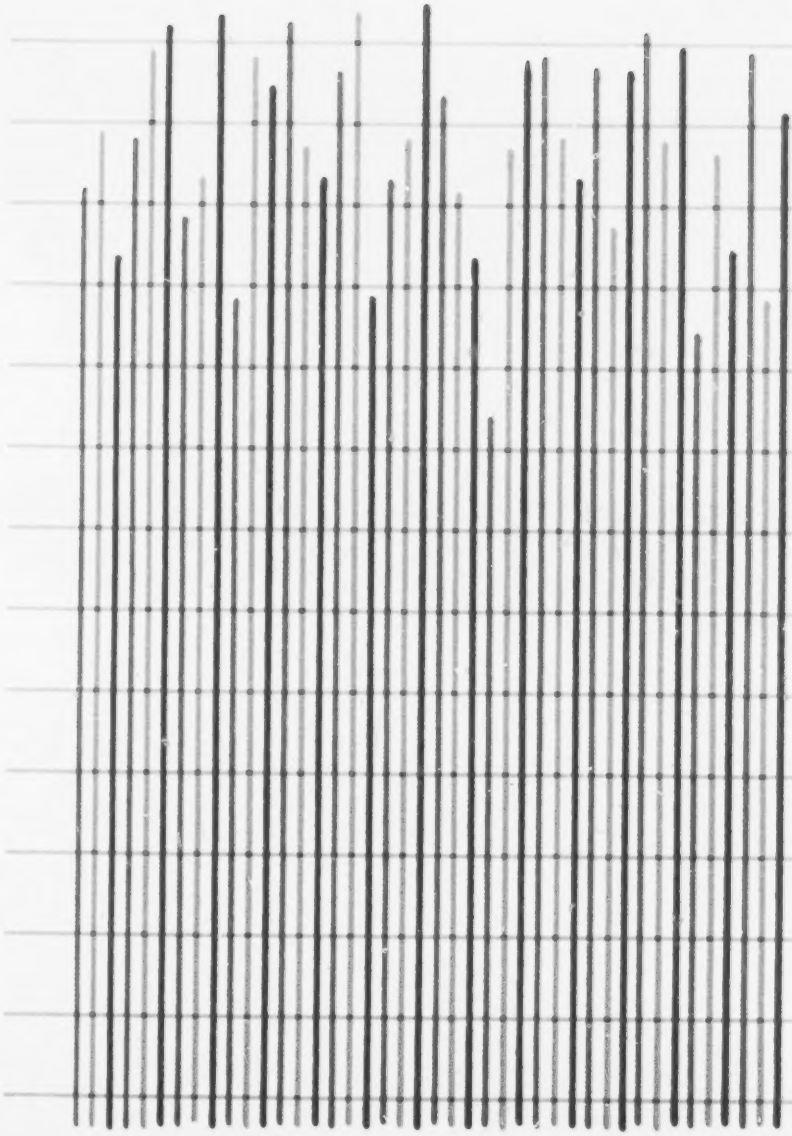
Source Book of Health Insurance Data



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1986 UPDATE

Source Book of Health Insurance Data

Prepared by the
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Foreword

Source Book of Health Insurance Data: 1986 Update provides the latest available information for historical tables included in prior editions of the *Source Book of Health Insurance Data,* which is now published on a biennial basis.

The updated tables that are reproduced in this booklet are those tables for which data are most frequently requested.

Additional tables from the 1984-85 *Source Book* for which updates are available are listed on page 31. The majority of these latter tables contain data that are readily available from the government agencies that compile the data. The reader may also request, in writing, individual updated tables from the HIAA Public Relations Division.

Tables for which new data are not available are listed on page 32.

Readers who did not receive a copy of the *Source Book of Health Insurance Data, 1984-1985* may request a single copy as long as the supply lasts by writing Order Fulfillment at the Public Relations Division of the Health Insurance Association of America.

Suzanne K. Stemnock
Program Director
Public Relations Division
Health Insurance Association of America

Key Health Insurance Statistics

	1979	1983	1984	% Change 1983-84	% Change 1979-84
Number of Persons with Private Health Insurance Protection in the United States (000 omitted)					
Hospital expense	186,808	189,891	188,166	−0.9	0.7
Medical expense other than hospital*	N.A.	179,057	187,486	4.7	N.A.
Major medical expense (Under age 65 only)	N.A.	163,253	172,207	5.5	N.A.
Disability income:					
Short-term	65,808	64,146	59,332	−7.5	−9.8
Long-term	19,920	24,655	22,944	−6.9	15.2
Dental expense	62,174	103,725	106,694**	2.9	71.6
Health Insurance Benefit Payments in the United States (000,000 omitted)					
Insurance companies	$31,692	$ 53,581	$ 57,338	7.0	80.9
Blue Cross-Blue Shield and other plans	35,075**	58,453**	61,765**	5.7	76.1
Total†	$65,449	$106,001	$108,880	2.7	66.4
Health Insurance Premiums in the United States†† (000,000 omitted)					
Insurance companies	$ 37,941	$ 66,165	$ 72,624	9.8	91.4
Blue Cross-Blue Shield	37,625	63,188**	68,464**	8.3	82.0
Total†	$ 73,930	$122,851	$129,819	5.7	75.6
Community Hospital Statistics in the United States					
Average length of hospital stay (days)	7.6	7.6	7.3	−3.9	−3.9
Average cost to hospital per patient day	$ 217.34	$ 369.49	$ 411.10	11.3	89.2
Average cost to hospital per patient stay	$1,641.48	$2,789.18	$2,995.38	7.4	82.5

N.A.—Not available.

**Medical expense other than hospital* includes surgical and physicians' expense benefits. Separate tables for surgical and physicians' expense benefits have been discontinued.

**Estimate.

†"Total" Benefits and Premiums eliminate the estimated duplication that results from insurance companies and the Health Care Financing Administration ("Other Plans" data) both reporting Administrative Service Only benefits and premiums in their data.

††Data for insurance companies refer to earned premiums. Data for Blue Cross-Blue Shield and other plans refer to earned income.

NOTE: Some data are revised from previous editions.

SOURCES: Health Insurance Association of America, Blue Cross and Blue Shield Association, American Hospital Association and U.S. Department of Health and Human Services.

Table 1.1
Number of Persons with Private Health Insurance Protection in the United States by Type of Coverage (000 omitted)

End of year	Hospital expense	Medical other than hospital*	Major medical expense	Disability income		Dental expense
				Short-term	Long-term	
1940	11,962	N.A.	–	N.A.	N.A.	–
1945	32,072	N.A.	–	N.A.	N.A.	–
1950	76,639	N.A.	–	37,793	**	–
1955	101,400	N.A.	N.A.	39,513	**	–
1960	122,500	N.A.	32,590	42,436	**	N.A.
1961	125,825	N.A.	41,974	43,055	**	N.A.
1962	129,407	N.A.	48,393	45,002	**	N.A.
1963	133,472	N.A.	55,382	44,246	3,029	N.A.
1964	136,304	N.A.	62,112	45,092	3,363	N.A.
1965	138,671	N.A.	69,666	46,927	4,514	N.A.
1966	142,369	N.A.	73,843	49,931	5,068	N.A.
1967	146,409	N.A.	81,550	51,975	6,778	4,570
1968	151,947	N.A.	87,641	55,636	7,836	5,867
1969	155,025	N.A.	95,528	57,770	9,282	8,858
1970	158,847	N.A.	103,544	58,089	10,966	11,972
1971	161,849	N.A.	108,813	59,280	12,284	15,263
1972	164,098	N.A.	113,837	61,548	14,538	16,853
1973	168,455	N.A.	124,627	64,168	17,011	20,418
1974	173,140	N.A.	131,438	65,282	17,799	27,855
1975	178,180	N.A.	134,092	62,971	18,396	30,337
1976	176,858	N.A.	138,657	62,250	17,779	41,703
1977	179,853	N.A.	139,884	64,627	19,364	50,737
1978	186,230	N.A.	142,686	68,307	19,100	55,713
1979	186,808	N.A.	149,914	65,808	19,920	62,174
1980	189,000	N.A.	155,288	68,741	22,051	80,528
1981	188,340	N.A.	156,000	65,301	22,582	84,779†
1982	191,069	N.A.	163,089	68,638	25,313	95,265
1983						
Under 65	174,970	167,694	163,253	N.A.	N.A.	N.A.
65 and over	14,921	11,363	–	N.A.	N.A.	N.A.
Total	189,891	179,057	163,253	64,146	24,655	103,725†
1984						
Under 65	173,445	176,252	172,207	N.A.	N.A.	N.A.
65 and over	14,721	11,234	–	N.A.	N.A.	N.A.
Total	188,166	187,486	172,207	59,332	22,944	106,694†

N.A.—Not available.

**Medical other than hospital* includes surgical and physicians' expense benefits. Separate tables for surgical and physicians' expense benefits have been discontinued.

***Included in "Short-term," with the possibility of some duplication of disability income coverage for these years.

†Estimate.

NOTE: Some data are revised from previous editions. For 1975 and later, data include the number of persons covered in Puerto Rico and U.S. territories and possessions. The data refer to the net total of people protected, i.e., duplication among persons protected by more than one kind of insuring organization or more than one insurance company policy providing the same type of coverage has been eliminated.

SOURCES: Health Insurance Association of America, Blue Cross and Blue Shield Association and the U.S. Department of Health and Human Services.

Table 1.2
Number of Persons with Hospital Insurance Protection in the United States by Type of Insurer (000 omitted)

End of year	All insurers*	Insurance Companies			Blue Cross/ Blue Shield	Other plans**
		All insurance companies*	Group policies	Individual and family policies		
1940	11,962	3,700	2,500	1,200	6,012	2,250
1945	32,072	10,504	7,804	2,700	18,899	2,670
1950	76,639	36,955	22,305	17,296	38,822	4,445
1955	101,400	53,480	33,620	19,887	50,726	6,545
1960	122,500	69,226	5[illegible]416	22,181	58,050	5,994
1961	125,825	70,367	56,077	22,420	58,664	7,102
1962	129,407	72,156	58,057	23,035	60,118	6,937
1963	133,472	74,478	61,448	23,516	61,016	7,165
1964	136,304	75,825	63,011	23,951	62,054	6,840
1965	138,671	77,642	65,415	24,424	63,347	6,984
1966	142,369	80,419	67,799	24,888	65,310	6,633
1967	146,409	82,603	71,454	24,619	67,214	7,050
1968	151,947	85,705	74,073	25,278	70,019	7,277
1969	155,025	88,798	77,973	25,922	72,692	7,702
1970	158,847	89,688	80,505	26,658	75,055	8,131
1971	161,849	91,531	80,641	27,773	76,539	8,545
1972	164,098	93,681	81,526	29,011	78,206	8,053
1973	168,455	94,544	83,626	27,544	81,345	9,562
1974	173,140	97,010	85,385	28,807	83,845	11,072
1975	178,180	99,547	87,185	30,115	86,436	13,145
1976	176,858	97,038	86,824	26,996	86,601	14,868
1977	179,853	100,378	89,219	28,687	86,024	18,106
1978	186,230	106,480	93,164	36,226	85,816	21,489†
1979	186,808	105,263	95,194	34,612	86,148	25,502†
1980	189,000	107,313	99,108	34,097	86,721	33,152†
1981	188,340	108,372	105,399	25,592	85,773†	40,305†
1982	191,069	112,728	107,027	29,862	82,039†	48,246†
1983						
Under 65	174,970	103,288	105,014	17,865	70,800†	47,620†
65 and over	14,921	6,292	3,286	4,810	8,800†	5,940†
Total	189,891	109,580	108,300	22,675	79,600†	53,560†
1984						
Under 65	173,445	101,123	104,078	16,219	70,700†	48,105†
65 and over	14,721	6,094	3,224	4,607	8,700†	6,001†
Total	188,166	107,217	107,302	20,826	79,400†	54,106†

*The data in these columns refer to the net total of people protected, i.e., duplication among persons protected by more than one kind of insuring organization or more than one insurance company policy providing the same type of coverage has been eliminated.

**Other plans include self-insured plans, self-administered plans, plans employing third party administrators, and Health Maintenance Organizations.

†Estimate.

NOTE: Some data are revised from previous editions. For 1975 and later, data include the number of persons covered in Puerto Rico and U.S. territories and possessions. Persons covered under insurance company Administrative Service Only agreements and Minimum Premium Plans are included in the categories "All insurance companies" and "Group policies."

SOURCES: Health Insurance Association of America, Blue Cross and Blue Shield Association and the U.S. Department of Health and Human Services.

Table 1.3 and 1.4

NOTE: The data series reported in Tables 1.3 and 1.4 in prior editions have been discontinued. The following table is substituted in this and succeeding editions.

Number of Persons with Medical Other than Hospital Expense Protection in the United States by Type of Insurer

(000 omitted)

End of year	All insurers*	Insurance Companies			Blue Cross/ Blue Shield	Other plans**
		All insurance companies*	Group policies	Individual and family policies		
1983						
Under 65	167,694	99,281	103,667	10,797	58,200†	56,900†
65 and over	11,363	3,050	1,249	2,768	7,900†	4,900†
Total	179,057	102,331	104,916	13,565	66,100†	61,800†
1984						
Under 65	176,252	109,619	116,513	9,111	58,100†	58,723†
65 and over	11,234	3,194	1,110	3,152	7,800†	5,182†
Total	187,486	112,813	117,623	12,263	65,900†	63,905†

*The data in these columns refer to the net total of people protected, i.e., duplication among persons protected by more than one kind of insuring organization or more than one insurance company policy providing the same type of coverage has been eliminated.

**Other plans include self-insured plans, self-administered plans, plans employing third party administrators, and Health Maintenance Organizations.

†Estimate.

NOTE: *Medical other than hospital* includes surgical and physicians' expense benefits. Separate tables for surgical and physicians' expense benefits have been discontinued.

SOURCES: Health Insurance Association of America, Blue Cross and Blue Shield Association and the U.S. Department of Health and Human Services.

Table 1.5
Number of Persons with Major Medical Expense Protection in the United States by Type of Insurer (000 omitted)

End of year	All insurers*	Insurance Companies			Blue Cross/ Blue Shield	Other plans**
		All insurance companies*	Group policies	Individual and family policies		
1951	N.A.	108	96	12	N.A.	N.A.
1955	N.A.	5,241	4,759	482	N.A.	N.A.
1960	32,590	25,371	26,454	1,607	3,713	N.A.
1961	41,974	32,334	34,339	2,372	5,059	N.A.
1962	48,393	37,130	39,081	2,949	7,501	N.A.
1963	55,382	42,003	44,006	3,459	10,000	N.A.
1964	62,112	47,338	49,166	4,185	12,500	N.A.
1965	69,666	53,020	55,412	4,456	14,600	N.A.
1966	73,843	57,881	60,984	4,516	14,352	N.A.
1967	81,550	63,428	67,394	4,552	16,279	N.A.
1968	87,641	68,171	72,436	4,873	17,807	N.A.
1969	95,528	73,752	78,165	5,377	20,328	N.A.
1970	103,544	77,061	81,962	5,414	24,905	N.A.
1971	108,813	80,252	85,553	5,479	26,780	N.A.
1972	113,837	83,668	87,806	6,630	30,082	N.A.
1973	124,627	87,839	91,915	7,310	37,328	N.A.
1974	131,438	91,044	95,532	7,235	40,862	N.A.
1975	134,092	92,166	96,718	7,315	42,058	N.A.
1976	138,657	93,191	98,355	6,672	41,670	11,156
1977	139,884	96,003	101,925	6,101	39,390	14,005
1978	142,686	102,471	108,872	6,890	39,317	17,201†
1979	149,914	104,493	110,809	7,313	43,341	21,125†
1980	155,288	107,218	115,003	7,470	45,000	27,733†
1981	156,000	107,435	115,858	6,633	46,500	33,717†
1982	163,089	111,905	119,679	8,277	47,000†	42,604†
1983†† Under 65 only	163,253	112,840	121,823	6,796	44,600†	42,798†
1984†† Under 65 only	172,207	120,232	130,805	5,870	44,500†	47,037†

N.A.—Not available.

*The data in these columns refer to the net total of people protected, i.e., duplication among persons protected by more than one kind of insuring organization or more than one insurance company policy providing the same type of coverage has been eliminated.

**Other plans include self-insured plans, self-administered plans, plans employing third party administrators, and Health Maintenance Organizations.

†Estimate.

††Data for 1983 and later include only persons under age 65.

NOTE: Some data are revised from previous editions. For 1975 and later, data include the number of persons covered in Puerto Rico and U.S. territories and possessions. Persons covered under insurance company Administrative Service Only agreements and Minimum Premium Plans are included in the categories "All insurance companies" and "Group policies."

SOURCES: Health Insurance Association of America, Blue Cross and Blue Shield Association and the U.S. Department of Health and Human Services.

Table 1.6
Number of Persons with Major Medical Expense Protection with Insurance Companies in the United States by Type of Policy (000 omitted)

End of year	Insurance company total*	Group policies			Individual and family policies
		Net total*	Supplementary	Comprehensive	
1951	108	96	96	–	12
1955	5,241	4,759	3,928	831	482
1960	25,371	24,429	17,991	8,463	1,607
1961	32,334	30,729	24,488	9,851	2,372
1962	37,130	35,002	28,445	10,636	2,949
1963	42,003	39,446	32,307	11,699	3,459
1964	47,338	44,087	36,925	12,241	4,185
1965	53,020	49,700	42,450	12,962	4,456
1966	57,881	54,732	46,830	14,154	4,516
1967	63,428	60,517	51,824	15,570	4,552
1968	68,171	65,076	55,422	17,014	4,873
1969	73,752	70,272	58,905	19,260	5,377
1970	77,061	73,702	61,718	20,244	5,414
1971	80,252	76,971	63,442	22,111	5,479
1972	83,668	79,025	64,443	23,363	6,630
1973	87,839	82,724	66,225	25,690	7,310
1974	91,044	85,979	67,911	27,621	7,235
1975	92,166	87,046	67,310	29,408	7,315
1976	93,191	88,520	66,753	31,602	6,672
1977	96,003	91,733	68,349	33,576	6,101
1978	102,471	98,073	N.A.	N.A.	6,890
1979	104,493	99,821	N.A.	N.A.	7,313
1980	107,218	102,503	N.A.	N.A.	7,470
1981	107,435	103,261	N.A.	N.A.	6,633
1982	111,905	106,630	N.A.	N.A.	8,277
1983††					
Under 65 only	112,840	108,422	68,698	53,125	6,796
1984††					
Under 65 only	120,232	116,416	72,035	58,770	5,870

N.A.—Not available.

*The data in these columns refer to the net total of people protected, i.e., duplication among persons protected by more than one kind of insuring organization or more than one insurance company policy providing the same type of coverage has been eliminated.

††Data for 1983 and later include only persons under age 65.

NOTE: Some data are revised from previous editions. For 1975 and later, data include the number of persons covered in Puerto Rico and U.S. territories and possessions. Persons covered under insurance company Administrative Service Only agreements and Minimum Premium Plans are included in the categories "All insurance companies" and "Group policies."

SOURCE: Health Insurance Association of America.

Table 1.7
Number of Persons with Disability Income Protection by Type of Program in the United States (000 omitted)

End of year	All programs	Insurance Companies			Formal paid sick leave plans	Employee union and association plans
		All insurance companies	Group policies	Individual policies		
1946	26,229	14,369	7,135	8,684	8,400	3,460
1950	37,793	25,993	15,104	13,067	8,900	2,900
1955	39,513	29,813	19,171	13,642	8,500	1,200
1960	42,436	31,836	20,970	14,298	9,500	1,100
Short-Term Disability Income Protection						
1965	46,927	33,527	22,409	11,937	11,700	1,700
1970	58,089	39,789	27,876	14,901	15,900	2,400
1971	59,280	40,180	28,408	13,866	16,500	2,600
1972	61,548	41,208	29,151	14,527	17,640	2,700
1973	64,168	43,298	29,279	16,890	18,170	2,700
1974	65,282	43,672	29,320	17,291	18,910	2,700
1975	62,971	41,071	28,607	15,024	19,400	2,500
1976	62,250	38,940	27,534	13,742	20,610	2,700
1977	64,627	40,047	28,176	14,302	21,880	2,700†
1978	68,307	43,289	28,676	17,606	22,318	2,700†
1979	65,808	40,208	27,005	15,907	22,900†	2,700†
1980	68,831	42,431	29,718	15,209	23,700†	2,700†
1981	65,301	38,201	29,454	10,539	24,400†	2,700†
1982	68,638	41,138	32,465	10,450	24,800†	2,700†
1983	64,146	36,446	28,576	9,482	25,000†	2,700†
1984	59,332	31,632	24,686	8,369	25,000†	2,700†
Long-Term Disability Income Protection						
1965	4,514	4,514	1,864	2,650	—	—
1970	10,966	10,966	6,954	4,012	—	—
1971	12,284	12,284	7,951	4,333	—	—
1972	14,538	14,538	9,471	5,067	—	—
1973	17,011	17,011	10,595	6,416	—	—
1974	17,799	17,799	11,116	6,683	—	—
1975	18,396	18,396	11,526	6,870	—	—
1976	17,779	17,779	11,516	6,263	—	—
1977	19,364	19,364	12,481	6,883	—	—
1978	19,100	19,100	12,635	6,465	—	—
1979	19,920	19,920	13,409	6,511	—	—
1980	22,051	22,051	15,651	6,400	—	—
1981	22,582	22,582	16,825	5,757	—	—
1982	25,313	25,313	19,163	6,150	—	—
1983	24,655	24,655	19,148	5,507	—	—
1984	22,944	22,944	17,359	5,585	—	—

†Estimate.

NOTE: For 1975 and later, data include the number of persons covered in Puerto Rico and U.S. territories and possessions. Data in the category "Insurance companies" refers to the net total of people protected, i.e., duplication among persons who are covered by both group and individual policies has been eliminated. Any duplication resulting from the combination of numbers covered for short-term and long-term protection has not been eliminated. For 1980 and later, this category includes Administrative Service Only agreements and Minimum Premium Plans. The category "Formal paid sick leave plans" refers to people with formal paid sick leave plans but without insurance company coverage. Data exclude plans that are both self-administered and self-insured.

SOURCES: Health Insurance Association of America and U.S. Department of Health and Human Services.

Table 1.8
Number of Persons with Dental Expense Protection in the United States by Type of Insurer (000 omitted)

End of year	All insurers*	Insurance companies**	Blue Cross/ Blue Shield	Other plans††
1967	4,570	2,330	20	2,220
1968	5,867	3,170	35	2,662
1969	8,858	5,159	141	3,558
1970	11,972	7,383	275	4,314
1971	15,263	8,841	1,100	5,322
1972	16,853	10,200	1,110	5,543
1973	20,418	12,097	1,740	6,581
1974	27,855	16,756	3,790	7,309
1975	30,337	18,936	3,318	8,290
1976	41,703	26,562	4,363	11,105
1977	50,737	32,216	5,283	14,234
1978	55,713	36,647	6,800†	17,827†
1979	62,174	43,429	7,100†	22,327†
1980	80,528	55,961	10,000†	27,225†
1981	84,779	61,086	10,400†	35,531†
1982	95,265	68,883	9,100†	44,845†
1983	103,725	72,678	10,400†	51,600†
1984	106,694	73,202	12,600†	55,785†

*For 1975 and later, the data in this column refer to the net total of people protected, i.e., duplication among persons protected by more than one kind of insuring organization or more than one insurance policy providing the same type of coverage has been eliminated.

**Insurance company data are group plans.

†Estimate.

††Other plans include self-administered, self-insured plans, plans employing third party administrators, and Health Maintenance Organizations.

NOTE: Some data are revised from previous editions. For 1975 and later, data include the number of persons covered in Puerto Rico and U.S. territories and possessions.

SOURCES: Health Insurance Association of America, Blue Cross and Blue Shield Association and the U.S. Department of Health and Human Services.

Table 2.1
Health Insurance Benefit Payments by Type of Insurer and by Type of Coverage in the United States (000,000 omitted)

	Year	Total	Hospital-medical expense	Dental expense	Loss of income*
All Insurers††	1950	$ 1,347	N.A.	N.A.	$ 383
	1955	3,142	$ 2,547**	N.A.	595
	1960	5,676	4,837**	N.A.	839
	1965	9,624	8,578**	N.A.	1,046
	1970	17,177	15,127	$ 233	1,817
	1975	32,081	28,494	880	2,707
	1980	76,320	65,936	5,042	5,342
	1981	85,884	74,677	6,051	5,156
	1982	97,135	84,966	6,640	5,529
	1983	106,001	93,808	7,300	4,893
	1984	108,880	96,006	7,714	5,160
Insurance Companies	1950	755	372**	N.A.	383
	1955	1,785	1,190**	N.A.	595
	1960	3,069	2,230**	N.A.	839
	1965	5,160	4,114**	N.A.	1,046
	1970	9,089	7,132	140	1,817
	1975	16,470	13,164	599	2,707
	1980	37,002	28,865	2,795	5,342
	1981	41,622	32,992	3,474	5,156
	1982	49,159	39,646	3,984	5,529
	1983	53,581	44,316	4,372	4,893
	1984	57,338	47,265	4,913	5,160
Blue Cross/ Blue Shield and Other Plans†††	1950	590	N.A.	N.A.	—
	1955	1,357	1,357**	N.A.	—
	1960	2,607	2,607**	N.A.	—
	1965	4,464	4,464**	N.A.	—
	1970	8,088	7,995	93	—
	1975	16,932	16,362	570†	—
	1980	41,706	39,238	2,468†	—
	1981	48,154	45,211†	2,943†	—
	1982	53,721	50,508†	3,213†	—
	1983	58,453	54,841†	3,612†	—
	1984	61,765	57,740†	4,025†	—

N.A.—Not available.

*Insurance company coverage only.

**Includes dental expense benefit payments.

†Estimate.

††Benefits for "All Insurers" eliminate the estimated duplication that results from insurance companies and the Health Care Financing Administration ("Other Plans" data) both reporting Administrative Service Only benefits in their data.

†††Other plans include self-administered, self-insured plans, plans employing third party administrators and Health Maintenance Organizations.

NOTE: Some data are revised from previous editions. For 1975 and later, data include benefit payments in Puerto Rico and U.S. territories and possessions. Figures do not add to totals in some cases due to rounding. "Medical expense" includes payments for hospital, medical expense other than hospital and major medical benefits. Insurance company benefit payments for 1975 and later include Administrative Service Only agreements and Minimum Premium Plans. Amounts in prior years contained only a portion of this data.

SOURCES: Health Insurance Association of America, Blue Cross and Blue Shield Association and the U.S. Department of Health and Human Services.

Table 2.2
Health Insurance Benefit Payments of Insurance Companies in the United States (000,000 omitted)

Year	Grand total	Group				Individual and family policies		
		Total group	Hospital-medical	Dental	Loss of income	Total	Hospital-medical expense	Loss of income
1945	$ 278	$ 139	N.A.	N.A.	N.A.	$ 139	N.A.	N.A.
1950	755	438	N.A.	N.A.	N.A.	317	N.A.	N.A.
1955	1,785	1,252	N.A.	N.A.	N.A.	533	N.A.	N.A.
1960	3,069	2,350	N.A.	N.A.	$ 541	719	$ 421	$ 298
1961	3,394	2,616	N.A.	N.A.	534	778	457	321
1962	3,763	2,911	N.A.	N.A.	573	852	519	333
1963	4,152	3,203	N.A.	N.A.	589	948	601	347
1964	4,658	3,585	N.A.	N.A.	632	1,073	693	380
1965	5,160	4,000	N.A.	N.A.	679	1,160	792	368
1966	5,559	4,357	N.A.	N.A.	749	1,203	814	389
1967	6,030	4,790	$ 3,953	$ 42	796	1,239	824	415
1968	6,717	5,362	4,360	54	948	1,355	894	461
1969	7,575	6,202	5,027	79	1,096	1,374	897	476
1970	9,089	7,476	6,043	140	1,293	1,613	1,090	523
1971	9,498	8,018	6,541	175	1,301	1,480	1,006	474
1972	10,622	8,943	7,315	201	1,427	1,679	1,148	531
1973	11,863	9,764	7,924	262	1,578	2,099	1,462	637
1974	13,636	11,439	9,260	332	1,847	2,197	1,517	680
1975	16,470	14,191	11,607	599	1,985	2,279	1,557	722
1976	20,217	17,795	14,425	1,187	2,183	2,422	1,691	731
1977	22,113	19,479	15,683	1,452	2,344	2,634	1,869	765
1978	26,352	22,868	18,696	1,771	2,401	3,484	2,480	1,004
1979	31,692	27,934	22,159	2,185	3,590	3,758	2,644	1,114
1980	37,002	33,002	25,895	2,795	4,312	4,000	2,970	1,030
1981	41,622	37,691	30,057	3,474	4,160	3,931	2,935	996
1982	49,159	44,202	36,074	3,984	4,144	4,957	3,572	1,385
1983	53,581	48,094	39,853	4,372	3,869	5,487	4,463	1,024
1984	57,338	51,244	42,424	4,913	3,907	6,094	4,841	1,253

N.A.—Not available.

NOTE: For 1975 and later, data include benefit payments in Puerto Rico and U.S. territories and possessions. Insurance company benefit payments for 1975 and later include Administrative Service Only agreements and Minimum Premium Plans. Aggregates in prior years contained only a portion of these data. Figures do not add to totals in some cases due to rounding.

SOURCES: *Health Insurance Review*, *Spectator Health Insurance Index*, and Health Insurance Association of America.

Table 2.3
Income Loss and Benefits* Paid for Short-Term Nonoccupational Sickness (000,000 omitted)

Calendar year	Total income loss	Benefit Payments*					
				Group Benefits			
				Private Industry			Govern-ment employees
		Total**	Individual insurance	Private insurance	Public funds	Sick leave	
1950	$ 4,816	$ 942	$ 153	$ 231	$ 63	$ 180	$ 315
1955	6,565	1,620	250	442	109	273	545
1960	8,591	2,430	393	638	172	400	826
1965	11,333	3,349	483	767	269	566	1,264
1970	16,757	5,888	694	1,476	411	1,066	2,242
1971	17,146	6,137	731	1,489	411	1,130	2,376
1972	19,507	6,874	772	1,614	412	1,364	2,712
1973	21,059	7,461	795	1,736	446	1,469	2,906
1974	21,804	8,232	851	2,025	485	1,634	3,107
1975	23,595	9,002	973	2,011	538	1,779	3,542
1976	26,447	9,819	881	2,267	581	2,052	3,868
1977	28,225	10,559	940	2,344	582	2,359	4,144
1978	32,811	11,751	1,210	2,403	609	2,770	4,579
1979	36,072	13,371	1,322	3,216	699	3,072	4,892
1980	38,529	14,426	1,280	3,271	769	3,593	5,337
1981	41,278	15,113	1,291	2,959	953	4,099	5,640
1982	42,558	16,269	1,595	2,931	987	4,581	6,026
1983	45,615	16,411	1,152	2,708	1,008	4,899	6,490

*Insurance benefits are reported on an incurred rather than paid basis. Data are not comparable to that shown in Tables 2.1 and 2.2.

**Beginning with 1973, includes benefits for the sixth month of disability payable under OASDI, not shown separately.

NOTE: Some data have been revised from previous editions. Detail may not add to totals due to rounding.

SOURCE: U.S. Department of Health and Human Services, Social Security Administration, unpublished data.

Table 3.1
Health Insurance Premiums and Ratio to Disposable Personal Income (000,000 omitted)

Premium Income of Insurance Companies, Subscription Income of Blue Cross/Blue Shield and Other Plans in the United States

Year	Insurance companies	Blue Cross/ Blue Shield and other plans	Total premiums**	Disposable personal income	Ratio
1940	$ 286	$ 32	$ 318	$ 75,328	0.42%
1945	550	154	704	149,118	0.47
1950	1,266	687	1,953	207,450	0.94
1955	2,743	1,523	4,266	278,775	1.53
1960	4,671	2,814	7,485	358,900	2.09
1961	5,029	3,246	8,275	373,750	2.21
1962	5,595	3,601	9,196	396,150	2.32
1963	6,145	3,918	10,063	415,825	2.42
1964	6,769	4,332	11,101	451,425	2.46
1965	7,352	4,777	12,129	486,800	2.49
1966	7,796	4,969	12,765	525,900	2.43
1967	8,295	5,247	13,542	562,075	2.41
1968	9,082	5,966	15,048	609,575	2.47
1969	10,197	7,089	17,286	656,675	2.63
1970	11,546	8,439	19,985	715,600	2.79
1971	12,777	10,058	22,835	776,800	2.94
1972	14,771	11,465	26,235	839,575	3.12
1973	16,104	12,908	29,012	949,775	3.05
1974	17,915	14,533	32,448	1,038,350	3.12
1975	20,795*	17,611	36,967	1,142,775	3.23
1976	24,502*	21,455	43,468	1,252,625	3.47
1977	28,676*	25,333	50,449	1,379,325	3.66
1978	32,713*	32,517	63,067	1,551,225	4.07
1979	37,941*	37,625	73,930	1,729,275	4.28
1980	43,666*	43,674	84,742	1,917,900	4.42
1981	48,998*	50,460†	95,136	2,127,600	4.47
1982	58,341*	57,222†	109,472	2,261,425	4.84
1983	66,165*	63,188†	122,851	2,425,375	5.07
1984	72,624*	68,464†	129,819	2,670,150	4.86

*Insurance company premiums for 1975 and later include Administrative Service Only agreements and Minimum Premium Plans. Aggregates in prior years contained only a portion of these data.

**"Total Premiums" eliminate the estimated duplication that results from insurance companies and the Health Care Financing Administration ("Other Plans" data) both reporting Administrative Service Only premium equivalencies in their data.

†Estimate.

NOTE: Some data are revised from previous editions. For 1975 and later, data include premiums paid in Puerto Rico and U.S. territories and possessions. Data for "Insurance companies" prior to 1972 refer to written premiums (which, for group policies, include minor adjustments to reflect premiums of the particular year). "Insurance companies" premiums for 1972 and later refer to earned premiums and are revised to exclude premiums for accidental death and dismemberment and other such limited coverages. Data for Blue Cross/Blue Shield and other hospital-medical plans refer to earned income. Data for Blue Cross/Blue Shield for 1974 and later include premium taxes.

SOURCES: U.S. Department of Health and Human Services, *Argus Health Chart*, U.S. Department of Commerce, Health Insurance Association of America, and Blue Cross and Blue Shield Association.

Table 3.2
Health Insurance Premiums of Insurance Companies in the United States by Type of Policy and by Type of Protection
(000,000 omitted)

Year	Total Premiums	Group policies			Individual and family policies		
		Total	Loss of income	Hospital-medical	Total	Loss of income	Hospital-medical
1935	$ 175	$ 26	$ 26	*	$ 149	N.A.	N.A.
1940	286	65	48	$ 17	221	N.A.	N.A.
1945	550	215	125	90	335	N.A.	N.A.
1950	1,266	629	291	338	637	$ 361	$ 276
1955	2,743	1,573	553	1,020	1,170	554	616
1960	4,671	2,895	777	2,118	1,776	744	1,032
1965	7,352	4,683	1,050	3,633	2,669	847	1,822
1966	7,796	5,054	1,183	3,871	2,742	886	1,856
1967	8,295	5,464	1,270	4,194	2,831	948	1,883
1968	9,082	6,088	1,473	4,615	2,994	1,018	1,976
1969	10,197	6,938	1,724	5,214	3,259	1,131	2,128
1970	11,546	8,149	1,968	6,181	3,397	1,104	2,293
1971	12,777	9,170	2,189	6,981	3,607	1,154	2,453
1972	14,771	10,946	2,332	8,614	3,825	1,097	2,728
1973	16,104	11,807	2,414	9,393	4,297	1,304	2,993
1974	17,915	13,193	2,603	10 590	4,722	1,445	3,277
1975	20,795	15,918	2,828	13,090	4,877	1,807	3,070
1976	24,502	19,366	3,144	16,222	5,136	1,854	3,282
1977	28,676	23,234	3,543	19,691	5,442	1,859	3,583
1978	32,713	26,939	4,539	22,400	5,774	1,990	3,784
1979	37,941	31,724	4,933	26,791	6,217	2,096	4,121
1980	43,666	36,801	5,277	31,524	6,865	1,956	4,909
1981	48,998	42,465	5,240	37,225	6,533	1,834	4,699
1982	58,341	50,031	5,499	44,532	8,310	2,533	5,777
1983	66,165	56,536	5,099	51,437	9,629	1,993	7,636
1984	72,624	62,205	5,006	57,199	10,419	2,374	8,045

N.A.—Not available.

*Less than $500,000.

NOTE: For 1975 and later, data include premiums paid in Puerto Rico and U.S. territories and possessions. Insurance company premiums for 1975 and later include Administrative Service Only agreements and Minimum Premium Plans. Aggregates in prior years contain only a portion of these data. Data prior to 1972 refer to written premiums (which, for group policies, include minor adjustments to reflect premiums of the particular year) and include accidental death and dismemberment premiums in the Loss of Income categories. Data for 1972 and later refer to earned premiums and are revised to exclude premiums for accidental death and dismemberment and other such limited coverages. The category "Medical expense" includes premiums for hospital, surgical, physician's, dental and major medical protection.

SOURCE: Health Insurance Association of America.

Table 4.2
Annual Number of Medicaid Recipients and Benefits Paid By Federal and State Governments* (000,000 omitted)

Fiscal year	Total		Age 65 and over		Dependent Children		All others	
	Annual recip-ients	Annual benefits paid	Annual recip-ients	Annual Benefits paid	Annual recip-ients	Annual benefits paid	Annual recip-ients	Annual benefits paid
1972	17.6	$ 6,300	3.3	$ 1,925	11.0	$2,101	3.3	$ 2,274
1973	19.6	8,639	3.5	3,235	12.7	2,872	3.4	2,532
1974	21.5	9,983	3.7	3,691	13.9	3,398	3.9	2,893
1975	22.0	12,242	3.6	4,358	14.1	4,248	4.3	3,637
1976	22.8	14,091	3.6	4,910	14.7	4,719	4.5	4,462
1977	22.8	16,239	3.6	5,499	14.4	5,216	4.8	5,524
1978	22.0	17,992	3.4	6,308	14.0	5,421	4.6	6,264
1979	21.5	20,472	3.4	7,046	13.7	5,905	4.5	7,520
1980	21.6	23,311	3.4	8,739	14.2	6,354	4.4	8,217
1981	22.0	27,204	3.4	9,926	14.8	7,271	4.4	10,007
1982	21.6	29,399	3.2	10,739	14.9	7,566	4.3	11,094
1983	21.6	32,391	3.4	11,954	15.1	8,323	4.1	12,114
1984	21.6	33,895	3.2	12,819	15.3	8,400	4.1	12,675

*Excludes territories and possessions.

NOTE: Excludes premium and per capita amounts and state expenditures not eligible for federal matching funds.

SOURCE: U.S. Department of Health and Human Services, Health Care Financing Administration, Office of the Actuary, Medicaid Statistics Branch.

Table 4.3
Medicare Enrollments and Benefit Payments (000,000 omitted)

Calendar year	Hospital and/or medical insurance		Hospital insurance (Part A)		Supplementary medical insurance (Part B)	
	Number of enrolled persons*	Benefit payments	Number of enrolled persons*	Benefit payments	Number of enrolled persons*	Benefit payments
All Enrollees						
1966 (July-Dec.)	19.1	$ 1,019	19.1	$ 891	17.7	$ 128
1967	19.5	4,549	19.5	3,353	17.9	1,197
1968	19.8	5,697	19.8	4,179	18.8	1,518
1969	20.1	6,603	20.0	4,739	19.2	1,865
1970	20.5	7,099	20.4	5,124	19.6	1,975
1971	20.9	7,868	20.7	5,751	20.0	2,117
1972	21.3	8,643	21.1	6,318	20.4	2,325
1973	23.5	9,583	23.3	7,057	22.5	2,526
1974	24.2	12,418	23.9	9,099	23.2	3,318
1975	25.0	15,588	24.6	11,315	23.9	4,273
1976	25.7	18,420	25.3	13,340	24.6	5,080
1977	26.5	21,774	26.1	15,737	25.4	6,038
1978	27.2	24,934	26.8	17,682	26.1	7,252
1979	27.9	29,331	27.5	20,623	26.8	8,708
1980	28.5	35,700	28.1	25,064	27.4	10,635
1981	29.0	43,455	28.6	30,342	27.9	13,113
1982	29.5	48,134	29.1	33,333	28.4	14,801
1983	30.0	57,443	29.6	39,337	29.0	18,106
1984	30.5	62,918	30.0	43,257	29.4	19,661
Enrollees Age 65 and Over						
1966 (July-Dec.)	19.1	$ 1,019	19.1	$ 891	17.7	$ 128
1967	19.5	4,549	19.5	3,353	17.9	1,197
1968	19.8	5,697	19.8	4,179	18.8	1,518
1969	20.1	6,603	20.0	4,739	19.2	1,865
1970	20.5	7,099	20.4	5,124	19.6	1,975
1971	20.9	7,868	20.7	5,751	20.0	2,117
1972	21.3	8,643	21.1	6,318	20.4	2,325
1973**	21.8	9,225	21.6	6,803	20.9	2,422
1974**	22.3	11,275	22.0	8,295	21.4	2,980
1975**	22.8	13,994	22.5	10,250	21.9	3,744
1976**	23.3	16,328	22.9	11,959	22.4	4,369
1977**	23.8	19,131	23.5	14,012	23.0	5,119
1978**	24.4	21,713	24.0	15,612	23.5	6,101
1979**	24.9	25,431	24.5	18,143	24.1	7,288
1980**	25.5	30,958	25.1	22,077	24.7	8,881
1981**	26.0	37,640	25.6	26,696	25.2	10,944
1982	26.5	41,787	26.1	29,360	25.7	12,427
1983	27.1	50,132	26.7	34,741	26.3	15,391
1984	27.6	55,410	27.1	38,357	26.8	17,053

*As of July 1.

**Benefits estimated by the Health Care Financing Administration.

N.A.—Not available.

NOTE: Details may not add to totals due to rounding.

SOURCE: Department of Health and Human Services, Bureau of Data Management and Strategy, Health Care Financing Administration.

Table 5.1
National Health Expenditures, 1984, by Type of Expenditure and Source of Funds (000,000,000 omitted)

Type of Expenditure	Total	Private*	Public
Personal health care	$341.8	$206.5	$135.4
Program administration and net cost of insurance	19.1	13.9	5.2
Government public health activities	10.7	—	10.7
Research	6.8	0.4	6.4
Construction	9.0	6.4	2.6
Total	$387.4	$227.2	$160.3

*Includes spending by philanthropic organizations.

NOTE: Details may not add to total due to rounding.

SOURCE: U.S. Department of Health and Human Services, Health Care Financing Administration, *Health Care Financing Review*, Fall, 1985.

Table 5.2
Comparison of Growth Rates of Gross National Product and National Health Expenditures

Calendar year	Gross National Product		National Health Expenditures		
	Amount (000,000,000)	Annual rate of growth	Amount (000,000,000)	Annualized percentage change	NHE as percent of GNP
1950	$ 288.3	10.7%	$ 12.7	12.2%	4.4%
1955	405.9	9.0	17.7	7.0	4.4
1960	515.3	3.9	26.9	8.7	5.2
1965	705.1	8.5	41.7	9.2	5.9
1970	1,015.5	5.3	74.7	13.6	7.4
1971	1,102.7	8.6	83.3	11.5	7.6
1972	1,212.8	10.0	93.9	12.7	7.7
1973	1,359.3	12.1	103.4	10.1	7.6
1974	1,472.8	8.3	116.3	12.5	7.9
1975	1,598.4	8.5	132.7	14.0	8.3
1976	1,782.8	11.5	150.8	13.6	8.5
1977	1,990.5	11.7	170.2	12.9	8.6
1978	2,249.7	13.0	190.0	11.7	8.4
1979	2,508.2	11.5	215.1	13.2	8.6
1980	2,732.0	8.9	247.5	15.1	9.1
1981	3,052.6	10.7	285.2	15.2	9.3
1982	3,166.0	3.7	321.2	12.6	10.1
1983	3,401.6	7.4	355.1	10.6	10.4
1984	3,774.7	11.0	387.4	9.1	10.3
1985	3,988.6	5.7	419.5*	8.3	10.5

*Estimate.

NOTE: Some data are revised from previous editions.

SOURCES: U.S. Department of Health and Human Services, Health Care Financing Administration, *Health Care Financing Review*, Fall 1985 and unpublished data from the U.S. Department of Commerce.

Table 5.3
National Health Expenditure by Type of Expenditure, Selected Calendar Years, 1965-1984 (000,000,000 omitted)

Type of expenditure	1965	1970	1975	1980	1983	1984
Total	$41.9	$75.0	$132.7	$247.5	$355.1	$387.4
Health services and supplies	38.4	69.6	124.3	235.6	339.8	371.6
Personal health care expenses	35.9	65.4	117.1	219.1	315.2	341.8
Hospital care	14.0	28.0	52.4	101.3	148.8	157.9
Physicians' services	8.5	14.3	24.9	46.8	68.4	75.4
Dentists' services	2.8	4.7	8.2	15.4	21.8	25.1
Other professional services	1.0	1.6	2.6	5.6	8.0	8.8
Drugs and medical sundries	5.2	8.0	11.9	18.5	23.6	25.8
Eyeglasses and appliances	1.2	1.9	3.2	5.1	6.5	7.4
Nursing home care	2.1	4.7	10.1	20.4	29.4	32.0
Other health services	1.1	2.1	3.8	5.9	8.6	9.4
Program administration and net cost of insurance	1.7	2.8	4.0	9.2	14.5	19.1
Government public health activities	0.8	1.4	3.2	7.2	10.1	10.7
Research and medical facilities construction	3.5	5.4	8.4	11.9	15.3	15.8
Research	1.5	2.0	3.3	5.4	6.2	6.8
Construction	2.0	3.4	5.1	6.5	9.1	9.0

NOTE: Details may not add to totals due to rounding.

SOURCE: U.S. Department of Health and Human Services, Health Care Financing Administration, *Health Care Financing Review*, Fall 1985.

Table 5.6
Factors Affecting Growth of Personal Health Care Expenditures: Twelve Month Period Ending December

	1979	1980	1981	1982	1983	1984
All factors	100%	100%	100%	100%	100%	100%
Prices	72	72	72	78	70	75
Population	8	7	6	8	11	11
Other factors*	20	21	22	14	19	14

*Includes intensity, health goods, frequency and change in technology.

SOURCE: U.S. Department of Health and Human Services, Health Care Financing Administration, *Health Care Financing Review*, Winter 1984 and unpublished data.

Table 5.7
Personal Health Care Expenditures by Type of Payer and Type of Expenditure, 1984 (000,000,000 omitted)

Source of payment	Total personal care	Hospital care	Physicians' services	Dentists' services	Nursing home care	Other health services
Personal health care expenditures	$341.8	$157.9	$75.4	$25.1	$32.0	$9.4
Direct payments	95.4	13.7	21.0	16.3	15.8	—
Third party payments	246.5	144.2	54.4	8.8	16.2	9.4
Private health insurance	107.2	58.2	33.5	8.3	0.3	—
Philanthropy and industrial inplant	3.9	1.6	0.0	—	0.2	2.0
Government	135.4	84.3	20.9	0.5	15.7	7.5
Federal	101.1	65.6	16.9	0.3	8.8	5.1
Medicare	63.1	44.4	14.6	—	0.6	0.9
Medicaid	19.7	7.4	1.7	0.2	7.5	1.2
Other	18.3	13.8	0.7	0.0	0.7	3.0
State and local	34.3	18.7	4.0	0.3	6.9	2.4
Medicaid	17.0	6.7	1.4	0.2	6.4	1.1
Other	17.3	12.1	2.6	0.0	0.6	1.3

*Less than $50,000,000.

NOTE: Details may not add to totals due to rounding.

SOURCE: U.S. Department of Health and Human Services, Health Care Financing Administration, *Health Care Financing Review*, Fall 1985.

Table 5.8
Personal Health Care Expenditures by Source of Payment in the United States (000,000,000 omitted)

Calendar year	Total	Direct payments	Third Party Payments			
			Total	Private health insurance	Govern-ment	Philan-thropy and industry
1966	$ 39.7	$19.6	$ 20.0	$ 9.1	$ 10.1	$0.8
1967	44.5	19.0	25.5	9.6	15.1	0.8
1968	50.3	20.7	29.6	10.9	17.8	0.9
1969	57.1	23.0	34.0	12.9	20.2	0.9
1970	65.4	26.5	38.9	15.3	22.4	1.1
1971	72.2	28.1	44.1	17.2	25.6	1.3
1972	80.5	30.6	49.9	19.0	28.8	2.0
1973	89.0	33.3	55.7	21.4	32.1	2.2
1974	101.5	35.8	65.6	25.1	39.0	1.5
1975	117.1	38.0	79.1	31.2	46.3	1.6
1976	132.8	42.0	90.8	37.6	51.4	1.8
1977	149.1	46.4	102.7	43.0	57.8	2.0
1978	167.4	50.6	116.7	49.1	65.6	2.1
1979	189.6	55.8	133.8	56.9	74.6	2.3
1980	219.1	62.5	156.7	67.3	86.7	2.6
1981	253.4	70.8	182.6	78.8	100.8	3.0
1982	284.9	77.2	207.7	91.0	113.4	3.4
1983	315.2	86.4	228.8	100.3	124.8	3.7
1984	341.8	95.4	246.5	107.2	135.4	3.9

NOTE: Details may not add to totals due to rounding.

SOURCE: U.S. Department of Health and Human Services, Health Care Financing Administration, *Health Care Financing Review*, Fall 1985.

Table 5.9
Personal Consumption Expenditures by Type of Product in the United States, 1985

Type of Product	Personal consumption expenditures (billions of dollars)	Percent of total
Food (including alcohol)	$ 474.0	18.4%
Housing	403.1	15.6
Transportation	346.7	13.4
Household operation	329.7	12.8
Medical care*	313.2	12.1
Clothing, accessories and jewelry	193.6	7.5
Recreation	180.1	7.0
Personal business	157.0	6.1
Religious and welfare activities	54.2	2.1
Private education and research	40.2	1.6
Personal care	38.4	1.5
Tobacco	32.1	1.2
Foreign travel and remittances-net	13.9	0.5
Funeral and burial expenses	6.1	0.2
Total	$2,582.3	100.0%

*Includes all expenses for health insurance (except loss of income type).

SOURCES: U.S. Department of Commerce, Bureau of Economic Analysis, *Survey of Current Business*, July 1985 and Health Insurance Association of America.

Table 5.10
Ratio of Personal Consumption Expenditures for Medical Care to Disposable Personal Income and to Total Personal Consumption Expenditures in the United States
(000,000,000 omitted)

(1)	(2)	(3)	(4)	(5)	(6)
Calendar year	Personal consumption expenditures for medical care*	Disposable personal income	Total personal consumption expenditures	Ratio of col. (2) to col. (3)	Ratio of col. (2) to col. (4)
1950	$ 8.8	$ 207.5	$ 192.1	4.3%	4.6%
1955	13.4	278.8	257.9	4.8	5.2
1960	20.6	353.9	330.7	5.7	6.2
1965	31.6	486.8	440.7	6.5	7.2
1966	34.3	525.9	477.3	6.5	7.2
1967	37.1	562.1	503.6	6.6	7.4
1968	42.5	609.6	552.5	7.0	7.7
1969	48.3	656.7	597.9	7.4	8.1
1970	55.0	715.6	640.0	7.7	8.6
1971	60.9	776.8	691.6	7.8	8.8
1972	67.6	839.6	757.6	8.1	9.0
1973	75.1	949.8	837.2	7.9	9.0
1974	84.3	1,038.3	916.5	8.1	9.2
1975	96.9	1,142.8	1,012.8	8.5	9.6
1976	109.9	1,252.6	1,129.3	8.8	9.7
1977	126.5	1,379.3	1,257.2	9.2	10.1
1978	141.0	1,151.2	1,403.5	12.2	10.0
1979	160.6	1,729.3	1,566.8	9.3	10.3
1980	185.7	1,917.9	1,732.6	9.7	10.7
1981	217.3	2,127.6	1,915.1	10.2	11.3
1982	242.7	2,261.4	2,050.7	10.7	11.8
1983	265.5	2,425.4	2,229.3	10.9	11.9
1984	290.2	2,670.1	2,423.0	10.9	12.0
1985	313.2	2,800.8	2,582.3	11.2	12.1

*Includes all expenses for health insurance (except loss of income type).

SOURCES: U.S. Department of Commerce, Bureau of Ecomomic Analysis, *Survey of Current Business* (various issues) and Health Insurance Association of America.

Table 5.11
Personal Consumption Expenditures for Medical Care in the United States (000,000,000 omitted)

Calendar year	Total medical care	Hospital services	Physicians' services	Medicines and appliances	Dentists' services	Net cost of health insurance	All other medical care
1950	$ 8.8	$ 2.1	$ 2.6	$ 2.2	$ 1.0	$0.3	$ 0.8
1955	13.4	3.4	3.8	3.0	1.5	0.6	1.1
1960	20.6	5.6	5.8	4.7	2.0	0.8	1.8
1965	31.6	8.9	8.5	6.4	2.8	1.3	3.7
1966	34.3	10.1	9.1	6.7	3.0	1.4	4.0
1967	37.1	11.8	10.0	7.0	3.4	1.3	3.7
1968	42.5	14.1	10.9	7.8	3.7	2.0	4.1
1969	48.3	17.0	12.4	8.6	4.3	1.9	4.1
1970	55.0	19.7	14.0	10.0	4.9	2.1	4.3
1971	60.9	23.2	15.3	10.5	5.1	2.6	4.2
1972	67.6	25.9	16.6	11.5	5.6	3.5	4.5
1973	75.1	28.8	18.4	12.5	6.6	3.6	5.2
1974	84.3	33.7	20.3	13.6	7.3	3.6	5.8
1975	96.9	40.1	23.5	14.9	8.2	3.2	7.0
1976	109.9	46.6	25.8	16.3	9.3	3.6	8.4
1977	126.5	53.3	29.6	17.4	10.3	5.4	10.4
1978	141.0	61.0	32.3	19.2	11.3	4.7	12.4
1979	160.6	70.0	36.3	21.6	12.3	5.6	14.8
1980	185.7	82.0	42.0	23.5	13.7	6.9	17.6
1981	217.3	96.8	49.0	25.8	16.1	7.6	22.0
1982	242.7	110.3	54.4	27.6	17.4	8.8	24.1
1983	265.5	119.9	61.2	30.4	18.5	9.5	25.9
1984	290.2	128.4	66.4	33.2	19.8	12.2	30.1
1985	313.2	137.8	71.1	35.7	21.0	13.6	33.9

NOTE: Data are revised. The data exclude private expenditures in federal, state, city and other government hospitals and nursing homes. In some cases the sum of the items does not equal the "Total medical care" shown because of rounding.

SOURCES: U.S. Department of Commerce, Bureau of Economic Analysis, *The National Income and Product Accounts of the United States, 1929-76 Statistical Tables* and July 1985 *Survey of Current Business*.

Table 5.12
Consumer Price Index for Medical Care Items in the United States (Annual Average, 1967 = 100.0)

Calendar year	All medical care items	Physicians' fees	Dentists' fees	Hospital room	Drugs and prescriptions	
					Prescription drugs	Nonprescription drugs and medical supplies*
Urban wage and clerical workers						
1947	48.1	51.4	56.9	23.1	N.A.	N.A.
1950	53.7	55.2	63.9	30.3	92.6	N.A.
1955	64.8	65.4	73.0	42.3	101.6	N.A.
1960	79.1	77.0	82.1	57.3	115.3	N.A.
1965	89.5	88.3	92.2	75.9	102.0	N.A.
1966	93.4	93.4	95.2	83.5	101.8	N.A.
1967	100.0	100.0	100.0	100.0	100.0	N.A.
1968	106.1	105.6	105.5	113.6	98.3	N.A.
1969	113.4	112.9	112.9	128.8	99.6	N.A.
1970	120.6	121.4	119.4	145.4	101.2	N.A.
1971	128.4	129.8	127.0	163.1	101.3	N.A.
1972	132.5	133.8	132.3	173.9	100.9	N.A.
1973	137.7	138.2	136.4	182.1	100.5	N.A.
1974	150.5	150.9	146.8	201.5	102.9	N.A.
1975	168.6	169.4	161.9	236.1	109.3	N.A.
1976	184.7	188.5	172.2	268.6	115.2	N.A.
1977	202.4	206.0	185.1	299.5	122.1	N.A.
1978	219.4	223.3	199.3	331.6	132.1	N.A.
All urban consumers						
1978	219.4	223.1	198.1	332.4	131.6	103.6
1979	239.7	243.6	214.8	370.3	141.8	110.5
1980	265.9	269.3	240.2	418.9	154.8	120.9
1981	294.5	299.0	263.3	481.1	172.5	133.6
1982	328.7	327.1	283.6	556.7	192.7	145.8
1983	357.3	352.3	302.7	619.6	213.8	155.2
1984	379.5	376.8	331.4	670.9	234.3	163.3
1985	403.1	398.8	347.9	710.5	256.5	171.2

N.A.—Not available

*Index not calculated prior to 1978.

NOTE: Beginning January 1978, the Bureau of Labor Statistics introduced a new index for all urban consumers.

SOURCE: U.S. Department of Labor, Bureau of Labor Statistics, *CPI Detailed Report*.

Table 5.15
Average Cost to Community Hospitals Per Patient Day and Per Patient Admission; Average Length of Stay in Community Hospitals in the United States

Calendar year	Average cost to hospital per adjusted inpatient day*			Average length of hospital stay (days)	Average cost to hospital per adjusted admission*
	Total	Payroll	Other		
1946	$ 9.39	$ 4.98	$ 4.41	9.1	$ 85.45
1950	15.62	8.86	6.76	8.1	126.52
1955	23.12	14.26	8.86	7.8	180.34
1960	32.23	20.08	12.15	7.6	244.95
1961	34.98	21.54	13.44	7.6	265.85
1962	36.83	22.79	14.04	7.6	279.91
1963	38.91	24.01	14.90	7.7	299.61
1964	41.58	25.26	16.32	7.7	320.17
1965	44.48	27.44	17.04	7.8	346.94
1966	48.15	29.41	18.74	7.9	380.39
1967	54.08	32.44	21.64	8.3	448.86
1968	61.38	36.61	24.77	8.4	515.59
1969	70.03	41.36	28.67	8.3	581.25
1970	81.01	47.30	33.71	8.2	664.28
1971	92.31	53.80	38.51	8.0	738.48
1972	105.30	59.80	45.50	7.9	831.70
1973	102.40	57.00	45.40	7.8	798.70
1974	113.60	61.90	51.70	7.8	886.10
1975	133.80	70.90	62.90	7.7	1,030.30
1976	151.80	78.00	73.80	7.7	1,168.90
1977	174.00	87.40	86.60	7.6	1,322.40
1978	194.34	96.59	97.75	7.6	1,474.21
1979	217.34	107.37	109.97	7.6	1,641.48
1980	245.12	119.13	125.99	7.6	1,850.96
1981	284.33	138.18	146.15	7.6	2,171.20
1982	327.37	158.12	169.25	7.6	2,500.52
1983	369.49	176.25	193.24	7.6	2,789.18
1984	411.10	194.04	217.06	7.3	2,995.38

*Adjusted expenses per admission is the average expense to the hospital in providing care for *one inpatient stay*. These expenses are derived by subtracting outpatient expenses from total expenses, and dividing the resulting amount by total admissions. Adjusted *expenses per inpatient day* covers expense of inpatient care only and is derived by dividing expenses by inpatient days.

NOTE: Data prior to 1972 include hospital units of institutions. Total expenses include: payroll expenses; employee benefits; professional fees; depreciation expense; supplies and purchased services. Payroll expenses include: physicians' and dentists' salaries; other personnel. Prior to 1972 payroll expenses also included: medical and dental interns and residents, trainees in medical technology and administration. Data for 1973-1984 have been adjusted to include data for outpatients on an inpatient equivalency basis.

SOURCES: American Hospital Association, *Hospital Statistics* (various annual editions) and Health Insurance Association of America.

Table 5.16
Community Hospital Statistics—1984

State	Average cost to hospital per adjusted inpatient day*	Average length of hospital stay	Average cost to hospital per adjusted admission*
Alabama	$349.27	6.9	$2,406.03
Alaska	631.52	5.7	3,586.78
Arizona	525.44	6.4	3,370.09
Arkansas	329.70	6.3	2,060.13
California	602.51	6.3	3,786.60
Colorado	425.49	6.9	2,931.25
Connecticut	444.56	7.4	3,256.05
Delaware	388.68	7.8	3,034.74
District of Columbia	581.00	8.0	4,674.81
Florida	440.36	7.0	3,095.74
Georgia	349.27	6.5	2,280.08
Hawaii	383.05	8.3	3,186.13
Idaho	351.23	6.4	2,239.95
Illinois	454.21	7.6	3,457.71
Indiana	379.28	7.1	2,666.67
Iowa	340.36	7.6	2,586.67
Kansas	381.81	7.3	2,788.73
Kentucky	332.34	6.7	2,215.16
Louisiana	411.02	6.1	2,526.96
Maine	368.28	7.4	2,717.32
Maryland	395.33	7.7	3,052.13
Massachusetts	448.00	8.6	3,828.19
Michigan	454.87	7.6	3,453.97
Minnesota	335.72	8.9	2,951.51
Mississippi	291.27	6.6	1,908.65
Missouri	406.46	7.5	3,034.48
Montana	284.14	8.5	2,386.99
Nebraska	301.67	8.5	2,569.88
Nevada	615.44	6.1	3,776.99
New Hampshire	368.84	6.7	2,489.45
New Jersey	346.00	8.0	2,762.62
New Mexico	461.71	5.9	2,697.89
New York	380.60	9.6	3,658.07
North Carolina	330.00	7.0	2,294.30
North Dakota	296.93	9.0	2,671.41
Ohio	428.42	7.3	3,120.31
Oklahoma	378.36	6.3	2,388.67
Oregon	481.25	5.6	2,664.97
Pennsylvania	411.38	8.0	3,274.99
Rhode Island	412.43	7.9	3,230.72
South Carolina	327.77	7.3	2,390.41
South Dakota	267.45	8.6	2,283.58
Tennessee	345.07	6.9	2,387.49
Texas	399.40	6.3	2,505.42
Utah	499.58	5.1	2,554.44
Vermont	315.20	7.7	2,414.89
Virginia	357.55	7.4	2,640.44
Washington	484.38	5.7	2,734.38
West Virginia	343.82	6.7	2,299.94
Wisconsin	358.26	7.8	2,788.36
Wyoming	364.61	5.8	2,104.84
Total U.S.	$411.10	7.3	$2,995.38

*Adjusted expenses per admission is the average expense to the hospital in providing care for *one inpatient stay*. These expenses are derived by subtracting outpatient expenses from total expenses, and dividing the resulting amount by total admissions. Adjusted *expenses per inpatient day* covers expense of inpatient care only and is derived by dividing expenses by inpatient days.

SOURCE: American Hospital Association, *Hospital Statistics*, 1985 edition.

Table 5.17
Comparison of Hospital Semiprivate Room Charges by State, July 1985 and January 1986, and Percent Change

State	Daily Semiprivate Room Charge		Percent Change
	July 1985	Jan. 1986	
Alabama	$162.32	$169.21	4.2%
Alaska	337.92	344.74	2.0
Arizona	199.63	209.48	4.9
Arkansas	142.66	149.94	5.1
California	287.01	298.71	4.1
Colorado	215.19	225.01	4.6
Connecticut	206.80	218.03	5.4
Delaware	255.77	263.78	3.1
District of Columbia	296.25	311.34	5.1
Florida	184.40	194.30	5.4
Georgia	145.61	155.05	6.5
Hawaii	248.78	252.89	1.7
Idaho	198.73	204.04	2.7
Illinois	250.71	258.23	3.0
Indiana	187.27	192.75	2.9
Iowa	182.75	186.91	2.3
Kansas	185.17	197.51	6.7
Kentucky	183.49	188.06	2.5
Louisiana	160.28	166.03	3.6
Maine	202.99	209.63	3.3
Maryland	188.88	200.08	5.9
Massachusetts	232.22	240.34	3.5
Michigan	265.19	274.05	3.3
Minnesota	195.73	210.92	7.8
Mississippi	115.76	115.71	*
Missouri	187.59	194.60	3.7
Montana	201.78	207.89	3.0
Nebraska	156.29	164.00	4.9
Nevada	221.51	229.52	3.6
New Hampshire	200.40	207.53	3.6
New Jersey	188.13	200.47	6.6
New Mexico	204.04	212.49	4.1
New York	232.42	241.02	3.7
North Carolina	139.61	144.60	3.6
North Dakota	169.68	171.75	1.2
Ohio	230.35	238.82	3.7
Oklahoma	163.24	167.48	2.6
Oregon	227.25	235.91	3.8
Pennsylvania	268.28	275.54	2.7
Rhode Island	211.81	221.37	4.5
South Carolina	136.96	145.80	6.5
South Dakota	165.59	169.36	2.3
Tennessee	142.76	148.07	3.7
Texas	162.25	170.22	4.9
Utah	184.95	203.14	9.8
Vermont	218.59	234.16	7.1
Virginia	165.05	171.35	3.8
Washington	232.13	245.12	5.6
West Virginia	166.42	174.77	5.0
Wisconsin	167.48	169.57	1.2
Wyoming	154.76	158.57	2.5
Total U.S.	$217.19	$225.86	4.0%

*Less than −0.05%.

SOURCE: Health Insurance Association of America, unpublished data.

Table 5.20
Median Office-visit Fees by Specialty, 1983, 1984 and 1985

	First office visit (usual)			Office revisit (usual)		
	1983	1984	1985	1983	1984	1985
General Practitioners	$22	$25	$25	$19	$20	$20
Family Practitioners	24	24	25	19	20	21
Internists	35	40	41	24	25	26
General Surgeons	26	26	30	20	20	21
OBGs	40	41	45	25	25	26
Pediatricians	26	30	30	21	22	23
All Nonsurgical Specialists	35	39	40	23	25	26
All Surgical Specialists	35	39	40	21	23	25
All MDS	31	35	35	21	23	25

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Table 5.21
Regional Variations in Median Physician Fees, 1985

Region* and type of visit	General practitioners	Family practitioners	All surgical specialists	All nonsurgical specialists
East				
Initial office visit	$25	†	$43	$40
Office revisit	21	†	26	26
South				
Initial office visit	25	$25	36	39
Office revisit	20	20	24	25
Midwest				
Initial office visit	21	22	35	31
Office revisit	19	19	21	23
West				
Initial office visit	34	32	46	45
Office revisit	25	26	26	30

*East includes New England and Mid-eastern states; South, South Atlantic, Mid-southern and Southwestern states; Midwest, Great Lakes and Plains states; and West, Rocky Mountain, Far Western states and Alaska and Hawaii.

†Too few responses for statistical accuracy.

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Additional Updated Tables

Updated information is available for the following tables from the 1984-85 *Source Book of Health Insurance Data.* Requests for these data may be made by *written request only* addressed to Information and Reference Services, Public Relations Division, Health Insurance Association of America, 1850 K Street, N.W., Washington, D.C. 20006, or by contacting directly the source of the information if other than the Association.

TABLE	TITLE
4.4	Medicare and Medicaid Benefits by State
4.5	Hospital and Medical Expenditures under Workers' Compensation
5.13	Annual Changes in Consumer Price Index
5.14	Consumer Price Index in the United States
5.23	Certain Costs of Accidents by Class
6.6	Number of Occupational Injuries and Illnesses and Lost Workdays, Private Sector, by Industry Division in the United States
6.7	Growth in the Social Security Disability Insurance Program
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7.1	Estimated Number of Persons Active in Selected Health Occupations
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Tables Not Updated

No updated information is available for the following tables that appeared in the 1984-85 *Source Book of Health Insurance Data.*

TABLE	TITLE
1.3	Number of Persons with Surgical Expense Protection by Type of Insurer in the United States
1.4	Number of Persons with Physicians' Expense Protection by Type of Insurer in the United States
4.1	Federal, State and Local Government Expenditures for Health and Medical Care
4.6	Public Health Programs of State Health Agencies: Expenditures and Persons Served, 1982
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